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S. DEPARIMENT OF AGRICULTURE

Institute of Home Economics, Agricultural Research Service, UNITED STATES DEPARTMENT OF AGRICULTURE

Prepared for home demonstration agents and home economics specialists of the Agricultural Extension Service, this publication reports current developments in family and food economics, and economic aspects of home management.

#### ANNUAL OUTLOOK ISSUE

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The articles making up this issue of Family Economics Review are condensations of talks given at the 38th Annual National Agricultural Outlook Conference, held in Washington, D. C., November 14-17, 1960.

# Nathan M. Koffsky Agricultural Marketing Service

After a period of advance from the brief recession of 1957-58, the economy has once again leveled off, with some easing noted in recent months. There is at present a rough balance of the forces making for economic expansion and those for decline, which may persist for some months into 1961. However, the weight of the evidence is that the uptrend in economic activity will be reestablished as the year progresses.

The flow of income to consumers continues to increase and is currently at a record high-some 5 or 6 percent above a year ago. For the period immediately ahead, consumer income should hold at least steady, at a level above a year earlier. As economic growth is resumed in 1961, further increases in consumer income will be generated. With prospects that consumer prices will continue fairly stable, per capita purchasing power-currently at a record high-may show a further gain.

#### The past year

So far this year, the Nation's output of goods and services--Gross National Product in constant prices--has averaged 3 percent above the same period in 1959. A slight decline occurred in the third quarter--but output was still significantly above the third quarter of 1959. Employment so far this year has averaged about a million higher than in the same months of 1959, and in September was a record high for the month. But with a large increase in the labor force, particularly of women, unemployment in September 1960 was up about 150,000 from September 1959. Further, the length of the work week in manufacturing has shortened.

On the whole, the general price level has continued to be fairly stable. The Bureau of Labor Statistics index of consumer prices in September was up a little over 1 percent from September 1959. Retail prices of commodities other than foods were about the same as last year. Food prices showed a small increase. Service rates, particularly those associated with medical care, continued to advance. The Agricultural Marketing Service index of prices paid by farmers for family living items in October was very slightly above October 1959.

There was fairly broad strength in consumer markets in the first half of the year. Expenditures for durable goods rose slightly but were generally at a high level. (See table.) Automobile sales were at a rate well above 1959, and the highest since 1955. Expenditures for nondurable goods—including food—and for services rose about in line with the increase in consumer income available for spending.

# Personal consumption expenditures (Seasonally adjusted annual rate)

	lst	2nd	3rd	Change			
Item		quarter	quarter	1st 1960 to	2nd 1960 to		
	1900	1960	1960		3rd 1960		
	Billions of dollars						
Personal consumption expenditures .	323.3	329.0	328.5	+5.7	<u>-0.5</u>		
Durable goods	44.2 150.5 128.6	44.5 153.5 130.9	42.5 153.0 133.0	+ .3 +3.0 +2.3	-2.0 5 +2.1		
Consumer disposable income  Savings  Personal savings rate	347.0 23.7 6.8%	354.1 25.2 7.1%	357.5 29.0 8.1%	+7.1 +1.5 + .3%	+3.4 +3.8 +1.0%		

Source: U. S. Department of Commerce.

In the third quarter consumer spending was slightly reduced overall, with a substantial decline for durable goods. Automobile sales fell below a year earlier and an increasing proportion was the lower priced compact cars. There was weakness in furniture and appliance markets, reflecting the decline in residential construction. Expenditures for nondurable goods eased slightly, but continued well above a year earlier. The uptrend in expenditures for services continued. More and more of the consumer dollar is being channeled into services, particularly those involving better medical care and recreational activities. Expenditures for services accounted for 33 percent of total consumer spending 10 years ago, 40 percent this year.

Reductions in manufacturing payrolls in the recent quarter were more than offset by increases in unemployment compensation, social security payments for the aged, and pay to Federal employees. With incomes up in the third quarter and expenditures down a little, the rate of personal savings out of current income rose to over 8 percent, the highest in 2 years. Consumer credit outstanding has risen much less so far this year than in the same period in 1959. Although installment credit extended has increased, the gap between extensions of credit and repayments on debt has narrowed appreciably. Even so, total credit outstanding now represents over 15 percent of disposable income, the highest on record. Repayments have risen to the equivalent of more than 13 percent of income. Some analysts have noted that when repayments on consumer debt exceed 13 percent of disposable income, consumers tend to tighten up on spending.

Outlays for residential construction have trended downward since early 1959, largely due to tight mortgage credit. Reductions so far this year have

been relatively small, but expenditures for residential construction in the third quarter were down 7 percent from a year earlier. Expenditures for additions and alterations increased, but new nonfarm housing starts in recent months were 20 percent fewer than in the same months of 1959. A substantial part of the decline has occurred on the West Coast.

The rise in business investment in new plant and equipment slowed appreciably in the third quarter of 1960. The level of capital outlay is now 10 percent higher than a year ago, but its rise during the recent expansion phase has been less than in the expansion which followed the 1953-54 recession. Construction on the farm has shown some increase, but sales of farm machinery have been reduced.

The business inventory situation changed sharply. In the first quarter of 1960 inventories were being built up at the rate of almost \$11.5 billion a year, partly a rebuilding of stocks of steel and steel products depleted during the strike. In the second quarter the rate of inventory accumulation fell to a little over \$5 billion. By the third quarter the buildup had ceased, and in the last few months the level of inventories has shown some reduction. Even so, inventories are 4 or 5 percent higher than a year ago while sales are up only 1 percent.

Our net export balance has shown continued improvement during 1960. Commercial exports of merchandise are running some 20 percent higher than a year ago; imports have shown a small decrease. Our net export balance has not improved enough to offset our continued large foreign economic and military aid programs and an increased capital outflow, partly reflecting lower interest rates here than abroad and rising investment abroad by U. S. firms. Thus, the outflow of gold continued heavy.

Government expenditures for goods and services have been rising this year, mostly due to rising State and local government outlays to provide public services and facilities for a growing population. The Federal highway program has been increasing. Federal Government purchases of goods and services rose in the third quarter, reflecting the Federal pay raise, enlarged CCC operations for 1960 record crops, and larger spending for defense. However, Federal outlays were still \$1 billion under the third quarter of 1959, because of substantially smaller outlays for defense.

# The year ahead

It seems clear that the contribution of Federal, State, and local governments to economic activity will be substantially greater in 1961 than in the year just past. Federal expenditures are expected to total over \$3 billion more in the current fiscal year than in the year which ended last June 30. A significant stepup is in prospect for outlays for the national defense. Expenditures by State and local governments will continue to rise.

It seems likely that residential construction will increase somewhat. Purchase terms have been made easier and mortgage funds have become more

readily available. However, with vacancy rates in multiple housing units higher than a year ago, the increase in residential construction is likely to be moderate.

During 1961 we may expect some decline in business investment in new plant and equipment. Yet it is not likely that the decline will be as large as in 1957-58, when it was 15 percent in a 6-month period. The technological race and increasing competition from abroad will encourage a fairly high rate of investment.

Much of the uncertainty as to the immediate future stems from the inventory sector. There may be some further reduction in the level of inventories in the coming months, but it should not be prolonged. It seems likely that most of the impact from a changing inventory situation is already behind us.

Our net export balance will probably not change much during the year. Economic growth appears to be slowing in some western European countries and there has been some slackening in Canada. Nevertheless, much of the gain in exports realized this year will likely be retained. Imports may show some increase as our economic growth is resumed.

Consumer buying will likely be a strengthening force in the period ahead. Consumer incomes have risen despite reductions in employment and hours worked in recent months. In the 1957-58 recession, total economic activity declined 4 percent without significantly reducing the flow of income to consumers or their expenditures. We expect more stability in economic activity in the months ahead than in 1957-58, and consequently a better employment situation. The current savings rate is unusually high and the pause in consumer buying in the third quarter will likely give way to enlarged spending. Perhaps we should not expect a vigorous upturn in spending for durables, although a rise in residential construction will likely increase purchases of appliances. Automobile sales may not be quite as high next year as this year, and with compact cars approaching 40 percent of the total market the average outlay will likely be smaller. Further, consumers still have a record amount of consumer credit outstanding to digest. On the other hand, consumer expenditures for food, other nondurables, and services should be steadily augmented. Population is growing at the rate of almost 3 million a year, encouraging more spending, particularly for food.

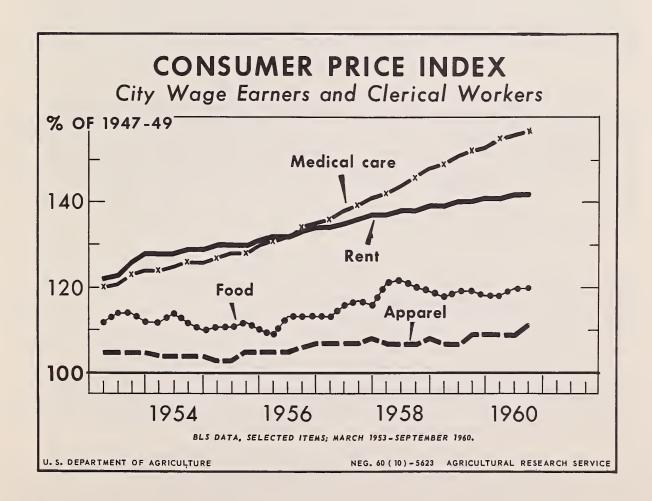
A year ago business sentiment was high and rising. We were leaving the fabulous fifties and entering the soaring sixties. Now that these expectations have not been realized in this first year of the decade, the talk has turned to the sober sixties. We are fortunate that the economy itself does not move in such wide swings as man's confidence in it.

#### OUTLOOK FOR FAMILY LIVING

# Laura Mae Webb Agricultural Research Service

There are likely to be divergent price trends during the coming year among the various categories of goods and services which families (including farm families) buy. The largest share of the average family's expenditures is for food; indications are that retail food prices will be no higher in 1961 than in 1960.

Apparel prices showed a slight advance during the past year, and are expected to remain at about the current level during the coming year. (See chart below.)



Prices for new cars, as measured by the Consumer Price Index, customarily decline in the months following the introduction of the new models; the decline for the 1960 models has been greater than usual. The increased popularity of compact cars has resulted in a substantial increase in production of domestic cars in the lower price ranges. Consumers have also benefited this year from substantial declines in used car prices and, in recent months, from lower prices for household appliances. Although it now appears unlikely that 1961 prices for automobiles and household appliances will differ much from current levels, purchasers of automobiles will benefit from the availability of lower priced models and price declines which have been recorded for other models.

Prices for services—which now represent an appreciable share of the average family's budget—have been increasing much more rapidly in recent years than have prices for commodities. From September 1959 to September 1960 prices for services increased, on the average, nearly 3 percent as compared with about 1 percent for commodities. Household operation services, gas, and electricity are 3 percent higher than a year ago; medical care services are 4 percent higher. There is no indication that this rate of price increase for services will level off in the coming year. Recent legislation provides that the Federal Government will match State funds for assisting low—income persons over 65 meet their medical bills. To what extent individual States will initiate programs to obtain such funds remains to be seen.

Many families planning to repair or modernize their homes, or build new homes, will likely find it easier to finance such work in the coming year. The Federal Housing Administration has cut the minimum downpayment required of a homebuyer who obtains an FHA-insured mortgage. The Farmers Home Administration has relaxed its regulations so that farmers who obtain a substantial portion of their income from nonfarm sources may now be able to qualify for loans to build a new home or repair or modernize an existing home. To qualify for such a loan in previous years the applicant had to obtain a substantial portion of his income from farm sources.

Recent changes in Old Age Survivors and Disability Insurance under our social security laws will lead to the improvement of the economic position of many low-income families. Retired persons who supplement their social security benefits through wages may increase their incomes in 1961. Under the old law, many beneficiaries received more in total income (earnings plus benefits) if they limited their earnings to \$1,200 a year. Under the new law, which becomes effective in January 1961 this is no longer true. A beneficiary who earns over \$1,200 a year will always receive more in combined earnings and benefits than if he earned \$1,200 or less. Severely disabled workers under 50 years of age also benefit by new legislation, beginning immediately. Previously workers had to wait until reaching 50 to draw such benefits. Benefits will be raised beginning January 1961 for some children of deceased workers.

#### OUTLOOK FOR FOOD

# Robert J. Lavell Agricultural Marketing Service

Food supplies through 1961 will be a little larger than they were this year, with the increase just about matching the increase in population. Consumer demand for food is expected to remain strong since general economic activity and employment will likely be maintained, with the flow of income to consumers continuing at a high level. Overall consumption of food per capita will likely be at about the same rate as in 1960.

With food supplies and demand conditions little different from this year, retail food prices next year are expected to average close to those of 1960. Food marketing margins as well as prices received by farmers for food should be little different.

Meat.--Civilian meat consumption in 1961 is expected to increase about 4 pounds per person. Most of the increase will be in beef, which should reach a record 89-90 pounds per person. Veal consumption is expected to increase a little, while lamb and mutton will be somewhat lower.

Cattle slaughter in 1961 is expected to be heavier throughout the year than in 1960, with the increase mostly in lower grade beef. Pork supplies will continue appreciably lower through mid-1961 than in the same period last year. If the 1961 spring pig crop is expanded as now expected, the second-half pork output should be somewhat larger than this year. For the year as a whole, pork production will average the same on a per person basis.

Retail meat prices next year may be about the same as this year's. The price of beef should average a little lower, offsetting a slightly higher average for pork.

Poultry.--Poultry meat probably will be somewhat more plentiful in 1961 than in 1960. Average consumption per person is expected to be a little higher and average retail prices lower. Generally favorable 1960 prices to producers and the increase in large-scale production facilities will encourage the maintenance of high-level production even with uncertain price prospects.

Eggs.--With the laying stock expected to be smaller than this year's, egg production in the first part of 1961 will be down from 1960. Supplies of eggs will pick up later in the year. Average consumption rate for 1961 is likely to be below the low rate for 1960.

Dairy products.--Milk production in 1961 is likely to continue to increase Supplies of milk and milk products available for consumption are expected to be larger than in 1960. They should be more than ample to meet consumer demand at current retail price levels.

Consumption of fluid milk products per person may be somewhat less than in 1960, despite a probable gain for fluid low-fat and nonfat milk products. The long-term downward trend in consumption of butter, evaporated milk, and fluid cream probably will continue through 1961.

Fats and oils.--Supplies of food fats and oils in the next marketing year will be large, though somewhat down from last year's record. A drop in lard production and reduced carryover of soybeans will more than offset the small increase in prospect for cottonseed oil and butter.

Civilian use, per capita, of food fats is expected to continue close to the 46 pound (fat content) rate. The pattern of use will probably be similar to this year's, when increased use of margarine was offset by smaller consumption of butter and lard.

 $\underline{\text{Fruit.--}}$ Total supplies of fresh and processed fruits probably will be a little smaller through mid-1961 than they were this year. The drop will be mostly in fresh deciduous fruits and a few processed items.

Supplies of fresh citrus fruits will be about the same. Supplies of fresh deciduous fruits will be somewhat smaller, mostly because of smaller apple and pear crops. Imports of bananas are expected to continue high. Canned fruit will be plentiful through mid-1961, but down somewhat from the same period last year. Deciduous fruit juices will likely be about as plentiful as they were last year. About as large a supply of frozen deciduous fruits and berries will be available in 1960-61, though supplies of frozen concentrated citrus juice probably will be smaller than a year earlier.

Supplies of <u>dried</u> fruits will be about the same. Very large supplies of tree nuts are in prospect.

<u>Vegetables.--</u>Not much information is available on production of vegetables in the first half of next year. Past experience, however, suggests that supplies of fresh market vegetables in the first half of 1961 are likely to be no larger than in the first half of 1960.

Supplies of <u>frozen</u> vegetables will be at least as large as last year, but there will be slightly less <u>canned</u> vegetables. Civilian per capita consumption probably will average a <u>little</u> above that of last year for frozen vegetables and about the same for canned vegetables.

Potatoes. -- More white potatoes will be available through this winter than last, but materially fewer sweetpotatoes. Because of the supply situation, retail prices of round white potatoes may be a little lower, but russets may be about the same as last season. Higher prices than a year earlier are in prospect for sweetpotatoes.

Civilian per capita consumption of white potatoes and potato products combined should be about the same as last year, or slightly higher. Consumption of sweetpotatoes is expected to be down quite a bit.

Cereal food products.--Grain supplies will continue very large. Record supplies of wheat and corn will be available. Oat supplies will be about the same, but rice and barley supplies will be down about 5 percent. Per capita civilian consumption of cereal food products is expected to be close to last year's rate.

Sugar.--Production of beet sugar for 1960 promises to be record large. Record production is also expected from mainland sugar cane. World supplies are more than enough to meet U.S. import requirements, but some of it is located in distant areas.

#### OUTLOOK FOR APPAREL AND TEXTILE HOUSEFURNISHINGS

Ethel D. Hoover U. S. Department of Labor

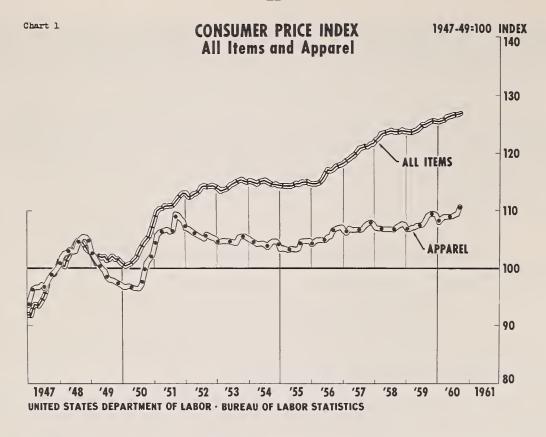
# Trends of apparel and housefurnishings prices

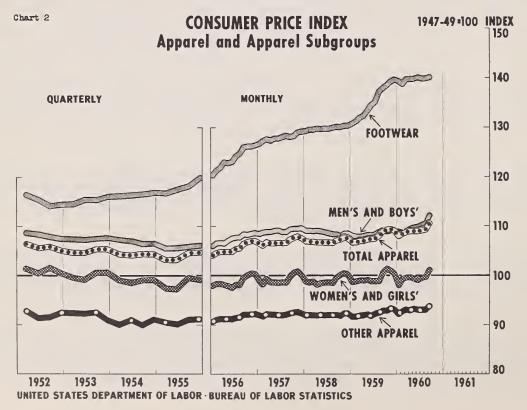
Since the end of the war, retail prices for apparel as a group (including footwear) have shown less increase than on any other of the eight major groups 1/ in the Bureau of Labor Statistics Consumer Price Index (CPI). It was not until September 1960 that the apparel index reached a level as high as 10 percent above 1947-1949, compared with almost 27 percent for all commodities and services. As chart 1 (page 12) shows, the fluctuations in apparel prices, both up and down, have been moderate, particularly since the Korean period. Retail apparel prices edged downward through the first part of 1955 to 3 percent above 1947-49. Since that time they have moved upward at a relatively slow pace (the average for the year 1956 was 5.5 percent above 1947-49; 1957, 6.9 percent above; 1958, 7.0 percent; and 1959, 7.9 percent) and have continued to rise during the first 9 months of 1960.

Retail prices for textile housefurnishings show almost the same pattern of change. From September 1959 to September 1960, prices of textile housefurnishings increased 1.3 percent, compared with a 3.4 percent decline in the preceding 6 years.

The averages, of course, are made up of items which may show different price movements. Chart 2 (page 12) shows the trends in prices for men's and boys', women's and girls', and other apparel. Prices for men's and boys'

<sup>1/</sup> The eight major groups referred to are Food, Housing (including rent, home maintenance, gas, electricity and fuels, household operation, and textile and other housefurnishings), Apparel (including footwear), Transportation, Medical Care, Personal Care, Reading and Recreation, and Other Goods and Services.





clothing have increased more than for the other two, 12 percent since 1947-49, as compared with 1 percent for women's and girls' and a decline of 7 percent for "other"; and in the past year 2.7 percent for men's and boys' and 1 percent or less for the other two subgroups.

When apparel items are classified according to major fiber content, the reasons for these differences are apparent. Men's and boys' clothes are still primarily wool and cotton. In women's clothing the manmade fibers are more important. Since 1953, prices of wool apparel have increased 4 percent and cotton apparel 6.5 percent, while manmade fiber apparel has gone down 6.0 percent.

The somewhat higher apparel prices this year are linked with the healthier condition of the textile industry. Retail sales for the first 8 months of 1960 were higher than for a like period last year. Estimates by the Department of Commerce indicate a sales gain of about 3-1/3 percent for men's and boys' wear and 1-1/3 percent for women's and girls' wear.

Consumer buying has shown little inclination to curtailment, in apparel as in many other lines. Although the dollar volume of retail sales of apparel and housefurnishings has not shown a great spurt, it has increased somewhat more than would be accounted for by population growth.

With signs of sustained but not greatly increased buying and with no apparent general pressures on prices either upward or downward, I would expect that prices of apparel and housefurnishings will show relatively small changes during the next year (other than the normal seasonal changes) with perhaps a slight upward drift.

# Trends in the use of textile fibers

In 1959, cotton and wool represented almost 70 percent of the civilian per capita consumption of the major fibers used in the United States for all purposes. This is, of course, a reduction from earlier years. In 1940, cotton was about 80 percent of the per capita use of all major fibers. By 1950 cotton had been reduced to 66 percent, with rayon and acetate growing in importance. The reduction in use of cotton since 1950 has been continuing, but at a slower rate than in the preceding 10 years. Between 1920 and 1950, wool varied somewhere between 9 and 13 percent of total per capita consumption. Since 1950, wool's share has fluctuated around 8 to 8-1/2 percent of the total.

After the dramatic increase in rayon and acetate from practically nothing in 1920 to just over 20 percent of the total in 1950, the proportions of the cellulosic fibers remained at about the same level in the past decade. In recent years the newer manmade fibers are duplicating the prewar rayon picture. By 1940, rayon had displaced the older fibers to the extent that it was 11 percent of the total. In 1959 rayon and acetate are in a fairly stable position, with other manmade fibers representing 11 percent.

During the next year some changes may occur in these proportions of fiber used, but I would expect such changes to be relatively minor.

# Product development in the textile field

Blends.--The appearance, feel, variety, and durability of products made from the natural fibers still constitute the standards by which the consumer judges products of manmade fibers. Some of the consumer dissatisfactions with manmade fibers products stem from deficiencies in the performance of some of these fibers, not only because they have not lived up to miracle claims, but also because we make comparisons with the natural fiber products. It is expected the natural fiber products will continue to maintain dominance in use in the immediate future, not only because of their use apart from manmade fibers, but also because many of the newer fibers are more satisfactory in performance and appearance when combined with the natural ones.

One textile authority has indicated that the most successful use of man-made fibers is in blends with natural fibers. In his opinion, blending is "far more than a technical and commercial device--it is the birth of a new art," and manmade fibers do not replace natural fibers but "improve them by compensating for nature's deficiencies in performance." 2/

The new rules and regulations issued by the Federal Trade Commission under the Textile Fiber Products Identification Act (effective March 3, 1960) provide for identification of all fibers used in any article if the fiber is present in the amount of more than 5 percent. Such identification must be according to the generic names, 3/ although fiber trademarks may also be used. What is still missing on the labels are expectations of performance. Even in this field, however, we have come a long way from the time when we only knew whether a garment was washable or had to be drycleaned. In addition to label information that provides better guides on garment care, there are more and more reports becoming available to the general public on performance.

This coming year will undoubtedly bring forth an even greater variety of blends, with a greater number of blends of manmade and natural fibers.

Trends to lighter weights.--Some years ago, the BLS list of items priced for the CPI included a man's suit of 14 to 15 ounce per yard worsted fabric. This was the standard suit throughout a large part of the United States for year-round wear. The typical summer dress suit was an all-wool tropical worsted made of 10 to 11 ounce per yard fabric. This was prewar. By 1952, the most popular year-round suit was made of 13 to 13-1/2 ounce per yard, the tropical worsted was generally 9 to 10 ounce per yard. This year the heaviest year-round suit priced is a 12 to 12-1/2 ounce per yard with a substantial number of quotations as low as 10 ounces per yard. The summer dress suits are

<sup>2/</sup> Charles de Cizancourt. "Whither Man-Made Fibers" American Fabrics No. 50, pp. 45-52. Summer 1960.

<sup>3/</sup> The rules and regulations provide the definitions for the following generic names for manufactured fibers: Acrylic, modacrylic, polyester, rayon, acetate, saran, azlon, nytril, nylon, rubber, spandex, vinal, olefin, vinyon, metallic, and glass. A list of trade and fiber names also appear in American Fabrics, No. 47, Fall 1959 and in various issues of Textile Organon.

also lighter--8 ounces per yard or less--and come in a variety of fibers and blends. Men's suits provided the first clear indication to us of the gradual change to lighter weight fabrics in the men's wear industry. This trend has been continuing at a faster pace recently in most of the categories of apparel.

One development in the fabric field this fall and winter is the use of foam and new synthetic fibers to achieve warmth without weight. A layer of foam about 1/32 of an inch in thickness, whose ingredients are many of the same chemicals used in the synthetic fibers, is laminated to fabric through heat fusion or by an adhesive. The foam acts as an interlining. Some of the fibers that have been used only for sweaters or shirting fabrics up to this time are now being used for outdoor garments. The weight of a garment made of these laminates is much less than the older fabrics. One description of short outdoor coats for men stated "The old sheeplined coats and the famous Mackinaw were weighty defenses against the elements, but you had to be in pretty good shape to wear them. The fabrics used in those old outdoor coats weighed anywhere from 32 to 40 ounces per yard of fabric; the new foam interlinings weigh 2 to 4 ounces per yard." 4/ I would expect to see greater use of these laminated fabrics during the next year in rainwear, jackets, and sweaters. Advertisements of these fabrics state that they are washable.

Another development is the expected extension in the uses of elastic threads and fabrics. The strong but fine elastic threads developed in recent years will probably show up in great volume in stretch fabrics, particularly in women's undergarments. One new fabric of two-ply worsted and wrapped elastic yarn is being suggested for stretch pants. Another fabric I would expect to see more generally used in girdles, brassieres, and perhaps swimwear is a lightweight, machine-washable, rubberless, stretch spandex satin. Lightweight leno weaves with elastic threads are also being used in increasing volume for strapless underwear.

The lightweight nonwoven textiles 5/ are expected to be used to an increasing extent, particularly for interlining for wash-and-wear clothing. A new one is made of Dacron, and tests of its use as interlining indicate a high performance, particularly on dimensional stability and capacity to recover from creasing.

Easy-care.--"Easy-care" garments were embraced very widely, particularly by women with small children. But complaints were soon forthcoming, primarily because consumers were inclined to take exaggerated selling claims at their face value and could not, without additional information, know how the garment should be handled or what to expect in performance. Bit by bit information is being made available through the industry, women's magazines, the Department of Agriculture, testing laboratories, and similar organizations. In 1958 the National Association of Shirt, Pajama and Sportswear Manufactures set standards for terms used in selling and advertising. These standards are expressed

<sup>4/</sup> New York Times Magazine, September 11, 1960 - Report on Men's Wear, p. 91.

<sup>5/</sup> Sometimes called "web textiles."

in everyday language with a minimum of technical words. Other efforts in this direction, as well as technical developments in fibers and finishes, have been proceeding to eliminate reasons for complaint and to provide a true wash-and-wear fabric. A new polyester fiber is being promoted as "unbelievably advanced in wash-and-wear performance." A cotton finish introduced about a year and a half ago is proving satisfactory. Gradually the idea that for some "wash-and-wear" items no ironing is needed is being dispelled.

Fibers.--There are many new fibers in the experimental or early production stages that we can expect to find in some form or other in the American market during the coming year.

In the last year or so, we have seen the introduction of a new acrylic fiber (of which the best known is Orlon), which is reported to have the softness and easy-care properties of earlier acrylics, and to overcome two of their deficiencies--pilling and a limited color range, limited to pale pastels and whites. It is said to have greater resistance to pilling and readily accepts strong dyes but resists water thus retaining the quick drying properties.

A new polyester fiber is said to have the "ability to remember" and to have "muscle power." A garment made of this fiber should stay fresh looking for a long period of time and through inclement or humid weather. This fiber is also said to have high resistance to pilling.

A French manmade fiber, a polyvinyl chloride, is being introduced in the American market. One property attributed to it is the ability to shrink up to 55 percent, so that by the application of heat to a woven fabric greater density is obtained and also interesting effects can be obtained in blends with nonshrinking fibers. 6/ One of the newest developments in the knitted fabric field is a washable blend of one form of this fiber with American synthetics and the knitted fabric is reported to be difficult to distinguish from a fine wool jersey. This fiber is likely to be found in blankets, work clothing, cold weather clothing, and other articles in the near future.

Another import-this one from Italy--is a polypropylene fiber. It is reported to have properties making for easy-care, high tensile strength, and good insulation. This fiber is claimed to be the lightest fiber in existence and makes exceptionally lightweight fabrics. It is also said to have the advantage of low cost since it is obtained from propylene gas, a by-product of the oil refining process.

I want to call to your attention the directory of Man-Made Fiber Brand Names that accompanies the most recent issue (No. 51, Fall-Winter 1960) of the American Fabrics magazine. This includes all U.S. brands by types as well as the major brands made by foreign producers.

<sup>6/</sup> The Marketing Presentation section of American Fabrics contains an account of the French fiber in the Spring 1960 issue and of the Italian fiber in the Fall-Winter 1960 issue.

#### OUTLOOK FOR HOUSING AND HOUSEHOLD EQUIPMENT

George G. Johnson U. S. Department of Labor

The rate of housing construction during 1960 shows abrupt changes from month to month. After several brief but encouraging gains September Commerce Department reports showed a slump of 17 percent from August--after allowance was made for seasonal change. It now appears that residential construction starts will total about the same as for 1958 but considerably below 1959. This prediction and later comments are my own view and are not necessarily those of the Department of Labor.

Through the year, houses have not been selling readily and the market has become very competitive. The competition has been of benefit to consumers in that builders have been more progressive in marketing and construction ideas to make homes saleable.

# Demand for housing

The rate of marriages has begun to increase slightly and is now up about 2 percent above 1959. Both 1958 and 1959 rates were the lowest since the depression in the thirties. 1/ The large proportion of children and teenagers below marriage age in the population depresses the rate, of course. Since average income is higher than ever for newly married couples, it is to be expected that most will set up separate households. Only 2.4 percent of the married couples did not maintain their own households in 1960 as compared with 5.6 percent in 1950. 2/

The number of births is declining slightly; during the first 6 months of 1960 it was about 2 percent under the same period last year. The downturn is assumed to be only temporary since there appears to be no evidence of a trend toward smaller families. 3/

The large post World War II baby crop will be reaching marriageable age in the second half of the 1960's. They will contribute to a possible total increase of 1 million households a year. 4 Additional shelter demand will come from the elderly. Liberalized retirement and employment opportunities have made it possible for an additional 300,000 persons per year, 65 or over, to maintain households rather than to "double up."

<sup>1/</sup> U. S. Department of Health, Education, and Welfare. Monthly Vital Statistics Report, Vol. 8, No. 13. April 25, 1960.

<sup>2/</sup> U. S. Bureau of the Census. Current Population Reports, <u>Population</u> Characteristics, Series P-20, No. 103. July 6, 1960.

<sup>3/</sup> Ibid.

<sup>4/</sup> Ibid., No. 90. December 29. 1958.

We predict that the demand for housing will rise to new heights in the second half of the decade. This assumes an adequate level of employment and other characteristics of a healthy economy.

# Rates of new housing production

Economists and housing people differ in estimates of just what quantity of housing should be added to the supply each year. The opinions might average out at about 1.5 million units including about 100,000 farm homes.

According to preliminary census housing counts, we have added 1.25 million units yearly, on the average, since 1950. 5/ Additions to the housing supply other than by new construction are largely from conversion (creating new units by dividing existing units) and probably run about 200,000 a year. This means that the desirable total of 1.5 million units must include 1.3 million newly constructed units.

The effects of an improving supply of mortgage money should be felt by 1961. Therefore, next year's total of units started may approach our goal of 1.3 million. The total for last year was almost 1.6 million.

Fewer than 1 out of 5 homebuyers is able to pay cash for his home. Of the remainder who do not "take over" existing mortgages, about 3 of 4 finance their homes with conventional mortgages. The remainder use Federal Housing Administration or Veterans Administration mortgages. Since about 1956 VA mortgages have dropped in importance, and in 1959 represented only about 6 percent of the total number of new mortgages written. 6/ New homes are often for sale only under FHA or conventional mortgages, both of which entail higher downpayments and, frequently, higher monthly payments than VA financing. Lenders consider VA mortgages a less attractive investment because of their relatively low interest rates.

Large apartment houses are being constructed at the most rapid rate since 1954-55. Indications are that construction of large multiunit structures is running about a third above the rate for 1959, according to Engineering News Record. 7/

Mobile houses are becoming elaborate and production is soaring. Last year over 114,000 homes on wheels were sold, an increase of 11 percent over 1958. Vacation homes production is booming also.

<sup>5/</sup> U. S. Bureau of the Census, Housing Unit Counts, HC(P1)-1. September 1960.

<sup>6/</sup> Housing and Home Finance Agency. Housing Statistics, Annual Data. March 1960.

<sup>7/</sup> The Housing Institute, New York. The Housing Letter. September 3, 1960.

# Trends in costs of housing

It is beginning to be easier to borrow money to buy or build a house than it was earlier this year. The cost of constructing a house, and therefore often the price, is higher than a year ago. The Boeckh Index of Residential Construction Cost was over 2 percent higher last May than 12 months earlier. Building materials are cheaper, on the average, but average hourly earnings in contract building construction are up over 5 percent. 8/

Land has increased in price more than other elements of housing. The average site cost in FHA valuations increased from \$761 in 1946 to \$2,362 in 1959. 9/ These prices, however, are not necessarily for comparable qualities of land. Since land costs previously comprised roughly 10 or 12 percent of the cost of a house and now may represent 16 or 18 percent, we can estimate that about a third of the average price rise in houses since the late 1940's is caused by a rise in land prices.

The outlook for 1961 so far as mortgage money is concerned justifies some optimism. The supply of money for mortgage credit has already increased slightly.

Unlike earlier periods when shortages of mortgage credit developed, mortgage terms (other than interest rate) -- such as downpayment and amortization-have remained quite stable. For example, VA loans still have downpayments averaging 3 percent of the price and usually extend for 30 years. They are, however, scarce and hard to obtain. FHA mortgages for new homes are also typically for 30 years and require downpayments of only 7 percent of the purchase price.

The trend of cost for rental and owner-occupied shelter is upward; the rate of increase has been 1-1/2 to 2 percent a year. Urban homeowners tend to spend more than renters. Costs of rental and owner-occupied quarters of equivalent size and quality are about equal.  $\underline{10}$ 

Rent paid for a fixed quality of shelter has advanced steadily over the decade, as measured by the Consumer Price Index. From December 1957 to December 1959 the rent index increased about 3 percent. The increase for 1960 will be probably about 1 percent.

Costs of homeownership as measured by the Consumer Price Index increased almost 3 percent from December 1957 to December 1959. About the same as for rent, these costs include purchase price, maintenance and repair, mortgage interest rate, hazard insurance, and property taxes. Of these, property taxes

<sup>8/</sup> U. S. Bureau of Labor Statistics. Employment and Earnings, Vol. 7, No. 4. October 1960.

<sup>9/</sup> Julian Zimmerman, FHA Commissioner, as reported by House and Home. August 1960.

<sup>10/</sup> Monthly Labor Review, "Monthly Cost of Owning and Renting New Housing," August and September 1954.

have shown the greatest increase. Local public services and installations for water, sewer, schools, etc., have risen in price over several years and are expected to continue to rise.

The Federal Reserve Board's Survey of Consumer Finances for 1959 found more families planned to purchase homes in 1960 than in 1959. This volume of purchases was not realized in 1960, according to the National Association of Real Estate Boards.

# Trends in housing construction and design

The median size of new medium-priced and low-priced homes has increased for years. It is now about 1,100 square feet, if FHA mortgaged houses may be taken as typical. The 900-square-foot house of 1950 had space for 2 or 3 small bedrooms and 1 bath. A separate dining room was out of the question unless the living room was unreasonably small. Today, space is often provided for an entrance hall, family room, second bathroom, and breakfast area.

Besides a larger number of more spacious rooms, the planning is more imaginative. The prevalence of large families has caused builders to attempt a greater separation by zones, for example, sleeping, living, and recreation areas. The split level accomplishes this most effectively. The rambler with finished English basement and the "L" shaped house also may be efficiently zoned.

Builders have tried to increase the blending of the interior and exterior through greater use of picture windows, sliding glass doors, and patios or courts. The land site is being finished with more care by utilizing land configuration and existing trees.

### Household Equipment

After a record year in 1959 for sales of household goods, we confidently expected continued strength in 1960. The boom failed to continue, largely because of the drop in new house construction. The average family buying a new home spends \$1,569 the first year on furnishings and equipment, according to a study conducted by the University of Houston. This includes \$635 for furniture, \$710 for appliances, and \$224 for yard and work tools.

Department stores report a downward trend in sales of furniture and bedding, domestic floor coverings, major household appliances, radios, and television sets. A few growth items such as dishwashers, garbage disposers, eye level ovens, and counter-top ranges moved up against the trend.

From September 1958 to September 1960 prices of appliances have continued to move down slowly--about 1 percent over the 2 years. Prices for all house-furnishings increased about 0.5 percent, due to higher prices for textile housefurnishings, furniture, and wool floor coverings. The outlook for prices

next year in these items is for stability or some strengthening to accompany the rise in the production and sale of houses.

# Quality improvement

Among many of the older items there has been an upgrading in quality which is hard to evaluate in terms of price. For some items, objective comparisons can be made. For example, the standard table television set, priced for the Consumer Price Index in 1950, was a heavy, unwieldly model. It was complicated to tune, had a 16-inch picture tube, and retailed for about \$275. The 1961 table model currently priced for the Index is light, attractively slim, and space conserving. It has circuit improvements that are readily apparent in tuning and a 23-inch picture tube. This model retails for approximately \$220, or \$55 less than its 1950 counterpart. The same trend holds true to a somewhat lesser degree for floor coverings and furniture.

The American genius for technology and gadgetry has been apparent in the development and improvements of household appliances. The stimulus for product improvement has arisen partly from the strength of the replacement market in recent years. A consumer buying his second or third air conditioner or vacuum cleaner may be harder to satisfy than when he purchased initially.

#### OUTLOOK FOR COSTS OF ATTENDING COLLEGE

J. Harold Goldthorpe U. S. Department of Health, Education, and Welfare

The problem of financing the college education of children is one which a large number of families will face in the decade of the sixties. The demands of the national welfare, indeed our survival, call for the effective extension of educational opportunities to all young adults who desire them and are qualified to profit thereby.

Although it is well known among the leaders of higher education that they face serious problems during the coming decade in raising vast sums to increase faculty salaries, educational services and plant facilities, a somewhat different financial problem concerns us: What does college cost students and their families, and how do they raise the necessary funds?

# Trends in tuition fees since 1940

Data relative to institutional tuition charges for public and private higher institutions, the Consumer Price Index, and median family incomes over the last 20 years are presented in table 1. The family income data are for

families with heads between 35 and 54 years of age, the period during which most parents are confronted with their children's college costs. The figures on the mean charges for tuition and fees are for 196 representative institutions. Each college and university of this group enrolled more than 1,000 full-time undergraduate students. Together they accounted for 55 percent of the total undergraduate enrollment and a larger proportion of graduate students.

Table 1.--Median income of families with heads aged 35-54 years, the Consumer Price Index, and mean institutional tuition charge, 1939-1959

		Mean institutional tuition and required fees 2/ Public institutions Private institutions					
Year	Amount 1/	Percent relative to 1939	Price Index 1939=100	Amount	Percent relative Amount to 1939		Percent relative to 1939
1959 1958 1957 1956 1955 1954 1949 1945	\$5,722 5,560 5,383 4,987 4,719 3,393 3,059 1,462	391 380 368 341 323 232 209 100	210 208 202 196 193 193 171 130	\$194 179 168 155 147 135 112  78	249 229 215 199 189 173 144 	\$890 820 741 690 638 590 465  310	287 265 239 223 206 190 150

<sup>1/</sup> From reports of the U.S. Department of Commerce and U.S. Department of Labor.

Between 1939 and 1958 median incomes of families with heads 35-54 years of age increased 291 percent. During the same period the cost of living (Consumer Price) index rose 108 percent. In the publicly controlled institutions, many of which are the land-grant colleges and universities, the mean tuition charge increased approximately 129 percent, and in the private colleges and universities 165 percent. Judging from the figures for 1960-61 and recent announcements, the process of "upmanship" continues.

An objective view of these data for the past 20 years suggests the following conclusions: (1) The rate of increase in mean institutional tuition charges has not kept pace with the increase in family incomes; (2) the increase in tuition fees lagged well behind the increase in the Consumer Price Index until about 1954 and then rose sharply ahead of it; (3) mean tuition charges as a percentage of median family income declined materially.

<sup>2/</sup> Mean tuition charges from 1939 through 1954 from: "Trends in Tuition Charges and Fees," Annals of the American Academy of Political and Social Science, Vol. 301: pp. 148-164. September 1955. Data for 1955 through 1959 calculated for the same institutions.

In spite of this increase in median family income, the heavy impact of taxes in recent years has materially affected the net discretionary income of families. The burden of taxes for all governmental services--Federal, State, and local--is likely to increase during the coming decade. Moreover, the larger postwar families and the increased demands for higher education will add to the family burden of financing the education of more young people per family and the longer programs of education many will pursue.

A comparison of tuition fees during the past decade is shown in table 2. During this period the "overall" tuition increase was \$215, or 86 percent. In the public colleges and universities the mean tuition fee increased 73 percent, from \$112 to \$194. For the privately controlled colleges and universities, the mean tuition fee increased 91 percent, from \$465 to \$890. In contrast to the rather modest increases of \$49 to \$102 among public 4-year institutions, increases among privately controlled institutions ranged from \$371 to \$522.

Table 2.--Mean annual tuition and required fees of 196 representative colleges and universities, 1949-50 and 1959-60

The of institutions	Number of	Mean tu:	ition ired fees	Increase		
Type of institutions	of institutions institutions		1959 <b>-</b> 60 <u>2</u> /	Amount	Percent	
All institutions  Publicly controlled  Privately controlled	196	\$249	\$464	\$215	86	
	120	112	194	82	73	
	76	465	890	425	91	
Publicly controlled: Universities Liberal arts colleges Teachers colleges Technological institutes Junior colleges	69	138	240	102	74	
	19	80	129	49	61	
	17	89	171	82	92	
	5	142	221	79	56	
	10	18	30	12	67	
Privately controlled: Universities Liberal arts colleges . Technological institutes	57	457	885	428	9 <sup>1</sup> 4	
	14	439	810	371	85	
	5	626	1,148	522	83	

<sup>1/</sup> Conrad, Herbert S. and Hollis, E. V. "Trends in Tuition Charges and Fees," Annals of the Academy of Political and Social Sciences; Vol. 301: pp. 148-164. September 1955.

<sup>2/</sup> Preliminary Report (Department of Health, Education, and Welfare), Division of Higher Education, Office of Education. May 1960.

# Student costs; 1952-53 and 1960-61

To meet the need for accurate information on the cost of college attendance the Office of Education undertook a study several years ago. Question-naire returns were obtained from 15,300 single undergraduate students enrolled during the academic year 1952-53 at 110 representative colleges and universities in 41 States and the District of Columbia. A summary of student expenditures for 1952-53, together with the estimates for the current academic year 1960-61 are presented in table 3. The mean expenditure of students enrolled in privately controlled colleges and universities was approximately \$550 higher than that of students in the public institutions. Men students spent on the average \$1,462, women students \$1,273.

Table 3.--Students' expenditures, 1952-53 (actual) and 1960-61 (estimated)

Major item	_	controlled tutions	Privately controlled institutions		
	1952-53	1960-61 1/	1952-53	1960-61 1/	
Mean total current expenditure	\$1,120	\$1,300	\$1,674	\$2,100	
Tuition and required fees  Room rent	151 102 270 130 467	225 116 318 135 506	546 146 301 149 532	863 165 35 <sup>4</sup> 155 563	

<sup>1/</sup> Estimates based on the Bureau of Labor Statistics Consumer Price Indexes and the increase in mean institutional fees since 1953.

The institutional tuition charge (\$151 in public and \$546 in privately controlled institutions) was a relatively small portion of the student expenditure for 1952-53. The major expenditures which make it difficult for low-income families to send a son or daughter away to college are the board and room costs away from home rather than the costs of tuition and fees, books and supplies.

Several factors appear to determine the cost of attending college: (1) Spending habits formed at home; (2) choice of college; (3) pressures of campus customs and mores; (4) size of family income and (5) whether or not a student lives at home.

Regional variations enter the situation, as these mean expenditures show:

Northeastern	\$1,676
North Central	
Western	
Southern	1,164

On the average, students who lived at home and commuted to college spent approximately \$1,000 per year. Students who lived in private homes or college dormitories spent approximately \$350 more; and students who lived in fraternities or sororities approximately another \$300.

# Sources of student income

One study for the year 1959-60 obtained data through personal interviews from a representative sample of 2,700 families living in private homes. 1/This study indicated that the mean annual expenditure of single college students was \$1,550, and that for 3 out of 4 families expenditures varied between \$950 and \$2,450. Of the mean expenditure of \$1,550, parental contributions accounted for \$950, \$350 was from the student, \$130 was in the form of scholarship assistance, and \$110 came from other sources.

Half of the families who had had children in college during the past 5 years had set money aside in advance to help pay college costs. These families, on the average, began 10 years earlier to save such funds. In about one-fifth of the families the mother took a job to help pay college expenses. Approximately half of the families indicated that it was necessary to reduce other expenditures or to live on a tight budget to meet their children's college expenditures.

Fourteen percent of the families reported borrowing at one time or another and parents reported borrowing twice as often as the students. The authors commented on the reluctance of the parents to rely on loans. They stated "borrowing to pay for a college education is regarded by most people as something to be done only when the need is acute and no other funds are readily available."

# Prospects for the coming decade

A pressing problem confronting higher education in the decade of the sixties will be that of obtaining adequate financial support. Will an increasing portion of it have to come in the form of higher student tuition fees? This is by no means a novel question, but it is becoming more urgent. The principal argument for higher fees is that higher education is essentially a matter of personal advantage and hence should be financed to a larger degree by individuals. The average income of college graduates is usually higher than that of nongraduates, and the college trained have greater "ability to pay." A different philosophy holds that higher education is a social investment. This point of view holds that opportunities for higher education should be made available to all youth of ability, irrespective of family economic status.

<sup>1/</sup> Lansing, John B., Lorimer, Thomas and Moriguchi, C. How People Pay For College. Institute of Social Research, University of Michigan, Office of Education Cooperative Research Program.

The "social investment" character of higher education has not prevented public institutions in recent years from increasing their tuition charges. However, it is still quite unlikely that States will abandon tax-supported higher education in any substantial degree. It appears likely that student tuition charges will continue to increase, but probably in different ratios for the public and private higher institutions.

#### ESTIMATED COST OF 1 WEEK'S FOOD

The table on opposite page presents the estimated cost of 1 week's food to be prepared and served at home. The estimate is based on quantities of food in the low cost, moderate cost, and liberal plans. The plans are available as a leaflet--Low Cost, Moderate Cost, and Liberal Family Food Budgets, HHE(Adm.)-146. The cost of food for a specific family can be estimated from the table, since costs are given for individuals of different ages. These costs are based on averages of food prices collected by the Bureau of Labor Statistics in 46 cities, and may not apply to any specific city or region.

Estimated Cost of 1 Week's Food, 1/October 1960--U.S.A. Average

Sex-age groups	Low-cost plan	Moderate- cost plan	Liberal plan
	Dollars	Dollars	Dollars
FAMILIES			
Family of two, 20-34 years 2/	13.80 12.40 20.60 23.80	19.00 17.00 27.70 32.30	21.30 19.00 31.40 36.60
INDIVIDUALS			
Children: Under 1 year 1-3 years 4-6 years 7-9 years 10-12 years Girls, 13-15 years 16-19 years Boys, 13-15 years 16-19 years	3.10 3.70 4.40 5.20 6.10 6.40 6.50 6.90 8.20	3.90 4.70 5.70 6.80 8.20 8.70 9.60 11.20	4.20 5.30 6.70 7.80 9.40 9.90 10.90
Women: 20-34 years 35-54 years 55-74 years 75 years and over Pregnant Nursing Men: 20-34 years 35-54 years 55-74 years 75 years and over	5.40 5.30 5.00 4.80 6.80 8.50 7.10 6.60 6.30 6.10	7.60 7.30 6.90 6.50 8.90 10.90 9.70 9.10 8.60 8.20	8.50 8.30 7.80 7.30 9.80 12.10 10.90 10.10 9.50 9.10

<sup>1/</sup> These estimates were computed from quantities in low-cost, moderate-cost, and liberal food plans published in tables 2, 3, and 4 of the October 1957 issue of Family Economics Review. Quantities for children were revised January 1959 to comply with the 1958 NRC Recommended Dietary Allowances. The cost of the food plans was first estimated by using the average prices per pound of each food group paid by nonfarm survey families at 3 selected income levels. These prices were adjusted to current levels by use of Average Retail Prices of Food in 46 Large Cities Combined released periodically by the Bureau of Labor Statistics.

<sup>2/</sup> Ten percent added for family size adjustment. For derivation of factor see pages 3 and 4 of the September 1960 issue of Family Economics Review.

Man and woman 20-34 years; children, 1-3 and 4-6 years.

Man and woman 20-34 years; children, 7-9 and 10-12 years.

#### CONSUMER PRICES

Table 1.--Index of Prices Paid by Farmers for Commodities Used in Family Living (1947-49 = 100)

November	1959;	March	196	0-November	1960
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Item	Nov. 1959	Mar. 1960		May	June	July	Aug.	Sept.	Oct.	Nov.
All commodities	119	118	119	119	119	119	119	119	119	119
Food and tobacco		115			117			117	_=	
Clothing		118			117			119	<b>-</b> -	
Household operation		117			117			118		
Household furnishings		104			104			103		
Building materials, house.		122			122			121		
Auto and auto supplies		142			140			139		<b>-</b> -
	-		_						}	

Source: U. S. Department of Agriculture, Agricultural Marketing Service.

Table 2.--Consumer Price Index for City Wage-Earner and Clerical-Worker Families (1947-49 = 100)

October 1959; February 1960-October 1960

Item	1	Feb. 1960	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.
All items	126	126	126	126	126	126	127	127	127	127
Food Apparel Housing Rent Gas and electricity Solid fuels and fuel oil Housefurnishings Household operation Transportation Medical care Personal care Reading and recreation	118 109 130 140 122 136 104 135 148 152 132 120	117 108 131 141 124 139 104 136 148 155 133 121	133	141 124 136 105 137 146 156 133 121	120 109 131 141 125 133 104 137 146 156 133 121	132 104 137 146 156 133 121	121 109 131 142 125 133 104 137 146 156 133 122	120 109 132 142 125 133 104 138 146 157 134 122	111 132 142 126 135 104 138 145 157 134 122	121 111 132 142 126 136 104 138 146 157 134 122
Other goods and services .	132	132	132	132	132	132	132	132	133	133

Source: U. S. Department of Labor, Bureau of Labor Statistics.